

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

STARRED QUESTION NO:182

ANSWERED ON:12.08.2011

RURAL BANKING

Saroj Shri Tufani; Singh Shri Uday Pratap

**Will the Minister of FINANCE be pleased to state:**

- (a) the number of branches of the public and private sector banks, in the rural areas, State-wise and bank-wise;
- (b) whether penetration of banking services in the rural areas is relatively low;
- (c) if so, the reasons therefor;
- (d) whether the Government proposes to provide banking services including mobile banking, ATMs etc. under the " Swabhiman" campaign in the rural areas/villages having a population of more than 2000; and
- (e) if so, the details thereof alongwith the number of villages where the said service is likely to be introduced?

**Answer**

THE FINANCE MINISTER (SHRI PRANAB MUKHERJEE)

(a) to (e) :- A statement is laid on the table of the House.

Statement is laid on the Table of the House in respect of Starred Question No.182 for 12th August, 2011 by Shri Uday Pratap Singh and Shri Tufani Saroj regarding Rural Banking.

(a) to (c):- As on 31st March, 2011, out of 73,601 branches of Public Sector Banks and Private Sector Banks in the country, 21,646 branches are in the rural areas. The State-wise and bank-wise details of these branches are at Annexure-I and Annexure-II respectively.

(d) and (e) : The Finance Minister in the Budget Speech 2010-11 announced the decision to provide appropriate Banking facilities to habitations having population in excess of 2000 by March, 2012 using the Business Correspondent and other models with appropriate technology back up.

The Banks have identified about 73,000 such habitations for providing banking facilities using appropriate technologies under this programme named "Swabhimaan". As per information received from Banks, 29,569 villages have been covered with banking facilities in the year 2010-11 and the remaining villages are targeted to be covered in (2011-12) by March, 2012.